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Fill in this information to identify your case:		
United States Bankruptcy Court for the:	FILED	
Northern District of Illinois	UNITED STATES BANKRUPTCY COURT	
Case number (# known):	NORTHERN DISTRICT OF ILLINOIS  Chapter you are filing under:	
	MAR 21 ZUI6  Chapter 11	
	Chapter 12  Chapter 13  JEFFREY P. ALLSTEADT, CLERK	Check if this is an
	T S COLL 1 TO CO	amended filing

#### Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

F	art 1: Identify Yourself		
4	Your full name	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.			
	Write the name that is on your government-issued picture	Sheryal	
	identification (for example, your driver's license or passport).	First name M.	First name
	Bring your picture	Middle name Ruff	Middle name
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
edeladok			
	Only the last 4 digits of your Social Security	xxx - xx - <u>3</u> <u>3</u> <u>9</u> <u>7</u>	xxx - xx
	number or federal Individual Taxpayer	OR	OR
	Identification number (ITIN)	9 xx - xx	9 xx - xx
operations of the second			

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First Name Middle		Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification Numbers (EIN) you have used in	☑ I have not used any business names or EINs.	☐ I have not used any business names or EINs.
the last 8 years Include trade names and doing business as names	Business name	Business name
	Business name	Business name
	EIN	EIN
	EIN	EIN
Where you live		If Debtor 2 lives at a different address:
	9951 Linda Lane Number Street	Number Street
	Des Plaines IL 60016	
	City State ZIP Code	City State ZIP Co.
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	n/a Number Street	Number Street
		Hannet Street
	P.O. Box	P.O. Box
	City State ZiP Code	City State ZIP Cod
Why you are choosing	Check one:	$Check\ one;$
this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)
Shir Million of American American		

Sheryal

Debtor 1

Μ.

Ruff

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Debtor 1 Sherval N First Name Middle	/I. Name	Ruff Last Name			Case number (	(if known)		
Part 2: Tell the Court Ab	out Your	Bankruptc	y Case					
7. The chapter of the	Check	one. (For a b	orief description of each	, see No	tice Required by 1	11 U.S.C. § 342(b) for Individuals Filing		
Bankruptcy Code you are choosing to file		eck one. (For a brief description of each, see <i>Notice Required by 11 U.S.C. § 342(b) for Individuals Filing Bankruptcy</i> (Form 2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7						
under		,						
		napter 11						
		apter 12						
and the free transfer that the grade time time to the another between the second transfer to the free transfer	<b>∟</b> Ch	apter 13	lang sepanting dia dia kana menjangga nelahili ang mamangga melahinan dimananggan gamu ada sabagian	-Marie as ha ente ay nageriya	edicina, no ne podrživeli kiedenis, na nežin pokalna, do necesnostych specie,			
8. How you will pay the fee	loc you sub with  I ne App	urself, you momitting your happed to pay to be	nore details about no hay pay with cash, call payment on your be ed address.  The fee in installment individuals to Pay The may fee be waived (Yanay, but is not required the official poverty	ow you in a shier's a shalf, you may ired to, you may ired to, you me the shall be s	may pay. Typica check, or money our attorney may but choose this on Fee in Installment of request this opwaive your fee, at applies to you	neck with the clerk's office in your ally, if you are paying the fee y order. If your attorney is pay with a credit card or check ption, sign and attach the ents (Official Form 103A).  tion only if you are filing for Chapter 7, and may do so only if your income is ur family size and you are unable to nust fill out the Application to Have the		
Have you filed for bankruptcy within the last 8 years?	<b>☑</b> No	District	g Fee Waived (Officia	When	MM / DD / YYYY	Case number		
		District		_ When	MM / DD / YYYY	Case number		
. Are any bankruptcy	<b>☑</b> No		THE BUILDS OF THE STATE OF THE	**************************************	1900-tali lakunda mammuu qariyasigi 10 kalabi klama masmoogi			
cases pending or being filed by a spouse who is	☐ Yes.	Debtor				Relationship to you		
not filing this case with you, or by a business partner, or by an affiliate?				When	MM / DD / YYYY	Case number, if known		
		Debtor				Relationship to you		
				When		Case number, if known		
Do you rent your residence?		Go to line 12 Has your land residence?		on judgn	nent against you a	and do you want to stay in your		
		No. Go to	line 12.					
		Yes. Fill o	out Initial Statement Abo	out an E	viction Judgment A	Against You (Form 101A) and file it with		
		this bankı	ruptcy petition.					

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Debtor 1	Sheryal	<u>M.</u>	Ruff		Case number (if known)			
	First Name Mid	die Name	Last Name	MANAGE TO THE PARTY OF THE PART	OGGET HATTINGT (# KRUWA)			
Part 3:	Report About A	ny Busine:	sses You Own as a	Sole Proprietor				
_			<del></del>					
12. Are yo	ou a sole proprie full- or part-time	tor 🛭 No	. Go to Part 4.					
busine		¯ ☐ Ye	s. Name and location of	business				
	proprietorship is a							
	s you operate as ar	ገ	Name of business, if any					
separat	e legal entity such a	is	•					
a corpo LLC.	ration, partnership,	or	Number Street					
If you ha	ave more than one							
sole pro	prietorship, use a e sheet and attach i	+						
to this p			City					
			City		State ZIP Code			
			Check the appropriate	box to describe your bu	usines:			
				ess (as defined in 11 U.s				
				Estate (as defined in 11				
				efined in 11 U.S.C. § 101				
				(as defined in 11 U.S.C	. § 101(6))			
	15 - S		None of the above					
3. Are vou	ı filing under	lf vou a	re filing under Chapter 1	11 the court must know	whather you are a small business of the state of			
Chapte	r 11 of the	can set	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your					
	ptcy Code and a small busines	most re	cent balance sheet, stati	ement of operations, case	sh-flow statement, and federal income tax return or if the in 11 U.S.C. § 1116(1)(B).			
debtor?					10 III 77 0.0.0. § 1110(1)(B).			
	finition of small		I am not filing under Ch					
	debtor, see C. § 101(51D).	Ŭ No.	I am filing under Chapte the Bankruptcy Code.	er 11, but I am NOT a sr	mall business debtor according to the definition in			
		Yes.	Lam filing under Chapte	er 11 and I am a small b	usiness debtor according to the definition in the			
			Bankruptcy Code.		-			
art 4: R	leport if You Ow	n or Have	Any Hazardous Proj	norty of Amy Dunnand	ty That Needs Immediate Attention			
		or mave	Any Hazardous Fro	Jerty of Any Proper	y That Needs Immediate Attention			
. Do you	own or have any	<sup>'</sup> ⊿ No						
property	that poses or is	3	What is the hazard?					
	to pose a threat	well ICS.	wriat is the hazard?					
	ble hazard to							
	ealth or safety? ou own any							
	that needs		If improved the second con-	ta a a a a a a	( 10			
	ite attention?		ii ininediate attention i	s needed, why is it need	ded?			
	ole, do you own e goods, or livestock	(						
that must	be fed, or a building							
that needs	s urgent repairs?		140					
			Where is the property?	Number Street				
				2,700				
				City	State ZIP Code			

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De	ab:	tor	- 1

Sheryal M

Ruff

Case number (if known)

#### Part 5:

#### Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

☑ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

ш	H	I am not required to receive a briefing about
	4	credit counseling because of:

I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	bout
credit counseling because of:	

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1	Sheryal First Name Midd	M. Ruff	Case num	iber (if known)
Part 6:	Answer These (	Questions for Reporting	3 Purposes	
16. What I you ha	kind of debts do ave?	16a. <b>Are your debt</b> as "incurred by a ☐ No. Go to line	is primarily consumer debts? Consum in individual primarily for a personal, family,	ner debts are defined in 11 U.S.C. § 101(8) or household purpose."
		Yes. Go to lin		
		16b, <b>Are your debt</b> money for a busii	s primarily business debts? Business ness or investment or through the operation	debts are debts that you incurred to obtain of the business or investment
		☑ No. Go to line ☐ Yes. Go to line	e 16c.	
		16c. State the type of	debts you owe that are not consumer debts	or business debts.
17. Are you Chapte	u filing under er 7?	☐ No. I am not filing	under Chapter 7. Go to line 18.	
any exe	estimate that aftempt property is	administrative	der Chapter 7. Do you estimate that after an e expenses are paid that funds will be availa	y exempt property is excluded and ble to distribute to unsecured creditors?
exclude adminis	strative expense:	s _ No		
availab	d that funds will le for distribution cured creditors?	n		
8. How ma	any creditors do imate that you	☑ 1-49 □ 50-99	1,000-5,000	от политический от при от при от при от тере от те
owe?	ranka 409 ki sigangi kila karanana, a pingga 4, ki sikara na da a sigang 2 ki sikara ki sikara ki	☐ 100-199 ☐ 200-999	□ 5,001-10,000 □ 10,001-25,000	50,001-100,000  More than 100,000
estimate	ich do you e your assets to	\$0-\$50,000 \$50,001-\$100,000	\$1,000,001-\$10 million \$10,000,001-\$50 million	\$500,000,001-\$1 billion
be wort	h?	\$100,001-\$500,000 \$500,001-\$1 million	□ \$50,000,001-\$100 million	☐ \$1,000,000,001-\$10 billion☐ \$10,000,000,001-\$50 billion☐ More than \$50 billion☐
	ch do you your liabilities	☐ \$0-\$50,000 ☐ 450,001,010,000	\$1,000,001-\$10 million	□ \$500,000,001-\$1 billion
to be?	y - w nadmino	\$50,001-\$100,000 \$100,001-\$500,000		□ \$1,000,000,001-\$10 billion □ \$10,000,000,001-\$50 billion
art 7: Si	ign Below	☐ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion
or you		I have examined this pe correct.	lition, and I declare under penalty of perjury	that the information provided is true and
		If I have chosen to file up of title 11, United States under Chapter 7.	nder Chapter 7, I am aware that I may proce Code. I understand the relief available under	eed, if eligible, under Chapter 7, 11,12, or 13 er each chapter, and I choose to proceed
		If no attorney represents this document, I have ob	s me and I did not pay or agree to pay some otained and read the notice required by 11 L	one who is not an attorney to help me fill out J.S.C. § 342(b).
			ance with the chapter of title 11, United Stat	
		I understand making a fa with a bankruptcy case of 18 U.S.C. §§ 152, 1341,	can result in fines up to \$250,000, or impriso	ining money or property by fraud in connection onment for up to 20 years, or both.
		* Jal	Just x	
	<del></del>	Signature of Debtor 1	17-16	ature of Debtor 2
		Executed on 5 / MM /	DD / YYYYY Exec	tuted on MM / DD / YYYY

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Debtor 1	Sheryal First Name	M. Middle Name	Ruff Last Nam		Case number (if known)			
		POST (FIRST) TOURNAY BUYS DANG		2555年1872年17月18日 11月18日 11日				
bankrupi attorney	if you are filing tcy without an		themselve	s successfully. Because b	represent yourself in bankruptcy court, but you find it extremely difficult to represent ankruptcy has long-term financial and legal ed to hire a qualified attorney.			
If you are represented by an attorney, you do not need to file this page.		by t	To be succe technical, ardismissed be hearing, or confirm if your confirm if your confirm.	ssful, you must correctly file and a mistake or inaction may a ecause you did not file a requisoperate with the court, case ase is selected for audit. If the	and handle your bankruptcy case. The rules are very affect your rights. For example, your case may be ired document, pay a fee on time, attend a meeting or trustee, U.S. trustee, bankruptcy administrator, or audit at happens, you could lose your right to file anothering the benefit of the automatic stay.			
			You must list court. Even it in your scheo property or palso deny your case, such a cases are rail	t all your property and debts in f you plan to pay a particular of dules. If you do not list a debt, roperly claim it as exempt, you u a discharge of all your debts s destroying or hiding propert adomly audited to determine i	the schedules that you are required to file with the debt outside of your bankruptcy, you must list that debt the debt may not be discharged. If you do not list u may not be able to keep the property. The judge can is if you do something dishonest in your bankruptcy y, falsifying records, or lying. Individual bankruptcy of debtors have been accurate, truthful, and complete.			
			If you decide hired an attor successful, yo Bankruptcy P	to file without an attorney, the ney. The court will not treat you nou must be familiar with the U	e court expects you to follow the rules as if you had ou differently because you are filing for yourself. To be nited States Bankruptcy Code, the Federal Rules of of the court in which your case is filed. You must also			
			Are you awar	e that filing for bankruptcy is a	serious action with long-term financial and legal			
			□ No	a:				
			☑ Yes					
			Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are					
			inaccurate or incomplete, you could be fined or imprisoned?  No					
			☑ No ☑ Yes					
				r agrae to nou compose whe				
			No No	agree to pay someone who	s not an attorney to help you fill out your bankruptcy forms?			
			Yes, Name	of Person	Veronica Eason			
			Attach	Bankruptcy Petition Preparer's	Notice, Declaration, and Signature (Official Form 119).			
			have read and	understood this notice, and I	stand the risks involved in filing without an attorney. I am aware that filing a bankruptcy case without an property if I do not properly handle the case.			
		×	5-10	d DM	×			
			Signature of Det	otor 1	Signature of Debtor 2			
			Date M	5-17-16 M/DD /YYY	Date MM / DD / YYYY			
			Contact phone		Contact phone			
				224) 634-7465	Cell phone			
			Email address Sl	heryalruff@yahoo.com	Fmail address			

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Debtor 1	Sheryal	M.	Ruff
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filir	ng) First Name	Middle Name	Last Name
United State	s Bankruptcy Court for	the: Northern District of I	Ilinois
Case number	er .		
•	(If known)		

Check if this is an amended filing

12/15

#### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)     1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	
1c. Copy line 63, Total of all property on Schedule A/B	\$1,400.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	\$
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$1,246.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	<b>+</b> \$ 89,183.00
Your total liabilities	\$90,429.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$0.00
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	s <u>1,150.00</u>

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Case number (if known)

Sheryal First Name

Debtor 1

M.

Ruff

F	art 4: Answer These Questions for Administrative and Statistical Record	S	
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?		
	☐ No. You have nothing to report on this part of the form. Check this box and submit this ☐ Yes	form to the court with your othe	r schedules.
7.	What kind of debt do you have?	an materia e portigili glamosovata nievanimojo de fonojo Gardina konta a el 19 e fagasijanski nievis okulaniju egosjanoja (o	endiginada dalah keksimakelaili pinji 1865 olik 1 sulmungapen middel kumipal kungahirin da iba asulmakumuna.
	Your debts are primarily consumer debts. Consumer debts are those "incurred by a family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purpose.	n individual primarily for a perso oses. 28 U.S.C. § 159.	nal,
	Your debts are not primarily consumer debts. You have nothing to report on this pathis form to the court with your other schedules.	rt of the form. Check this box ar	nd submit
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly in	acome from Official	
	Form 122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	iodii onida	\$
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:  From Part 4 on Schedule E/F, copy the following:	Total claim	
	9a. Domestic support obligations (Copy line 6a.)	\$0.00	
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	s1,246.00	
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy line 6f.)	\$	
	<ol> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)</li> </ol>	\$0.00	
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ s0.00	
	9g. <b>Total.</b> Add lines 9a through 9f.	\$1,246.00	

	Case 10-090	00 DOCT 1	Document Page 10	of 53	.5.05.20 Des	CIVIAIII	
Fill in this	information to ider	tify your case and th	is filing:				
Debtor 1	Sheryal	M.	Ruff				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filir	ng) First Name	Middle Name	Last Name				
United State	es Bankruptcy Court for	the: Northern District o	Illinois				
Case numbe							
					Į	Check if the amended	
Officia	al Form 106A	√B					
Sche	edule A/E	: Propert	V				
			s. List an asset only once. If an as				12/15
Part 1:	Describe Each Re		Land, or Other Real Estate Yo				
<b>☑</b> No. (	Go to Part 2.		<del>.</del> .	. ,	-		
1.1. <u>St</u>	Where is the propert	s, or other description	What is the property? Check all th Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare		Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property?  \$ 0.00  Describe the nature of the entire of the entire property?	d claims on Sc ms Secured by Current va portion you	hedule D: Property: lue of the u own? 0.00
Cit	ty	State ZIP Code	Other		interest (such as fee	simple, tena	ncv by
			Who has an interest in the prope		the entireties, or a life	e estate), if k	nown.
			Debtor 1 only			***************************************	
Co	punty	- A marife to	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and ar	nother	Check if this is co (see instructions)	mmunity pro	perty
			Other information you wish to ac property identification number:	dd about this iter	n, such as local		
If you ow	n or have more than	one, list here:					
1.2	eet address, if available	or other description	What is the property? Check all that  Single-family home  Duplex or multi-unit building	;	Do not deduct secured cla the amount of any secured Creditors Who Have Clain	l claims on <i>Sch</i> is Secured by I	ons. Put nedule D: Property.
	·	•	Condominium or cooperative  Manufactured or mobile home	1	Current value of the entire property?		ue of the
			Land	:	§ 0.00	\$	0.00
City	y	State ZIP Code	☐ Investment property ☐ Timeshare ☐ Other	i	Describe the nature of interest (such as fee the entireties, or a life	simple, tenar	ncy by

County

Debtor 1 and Debtor 2 only

lacksquare At least one of the debtors and another

property identification number:

Debtor 1 only Debtor 2 only

Who has an interest in the property? Check one.

Other information you wish to add about this item, such as local

 $oldsymbol{\square}$  Check if this is community property

(see instructions)

Document Page 11 of 53 Sheryal Μ. Ruff Debtor 1 Case number (if known) First Name Middle Name What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put Single-family home the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Condominium or cooperative Current value of the Current value of the entire property? portion you own? Manufactured or mobile home 0.00 0.00 Land Investment property City ☐ Timeshare ZIP Code Describe the nature of your ownership interest (such as fee simple, tenancy by Other the entireties, or a life estate), if known. Who has an interest in the property? Check one. Debtor 1 only County Debtor 2 only Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another (see instructions) Other information you wish to add about this item, such as local property identification number: \_ 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages 0.00 you have attached for Part 1. Write that number here. Part 2: **Describe Your Vehicles** Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles M No Yes Who has an interest in the property? Check one. 3.1. Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Debtor 1 and Debtor 2 only Current value of the Current value of the entire property? portion you own? Approximate mileage: At least one of the debtors and another Other information: 0.00 0.00 ☐ Check if this is community property (see instructions) If you own or have more than one, describe here: Who has an interest in the property? Check one. 3.2. Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Current value of the Debtor 1 and Debtor 2 only Current value of the entire property? portion you own? Approximate mileage: At least one of the debtors and another Other information: 0.00 0.00 Check if this is community property (see instructions)

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Case 16-09668 Doc 1 Filed 03/21/16 Entered 03/21/16 15:05:28 Desc Main Page 12 of 53 Document Sheryal M. Ruff Debtor 1 Case number (if known) First Name 3,3. Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put Debtor 1 only the amount of any secured claims on Schedule D: Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Debtor 1 and Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? At least one of the debtors and another portion you own? Other information: 0.00 Check if this is community property (see instructions) Who has an interest in the property? Check one. 3.4. Make: Do not deduct secured claims or exemptions. Put Debtor 1 only the amount of any secured claims on Schedule D: Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Debtor 1 and Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? At least one of the debtors and another portion you own? Other information: 0.00 0.00 Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ☐ No Yes Who has an interest in the property? Check one. 4.1. Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Debtor 1 and Debtor 2 only Current value of the Current value of the Other information: At least one of the debtors and another entire property? portion you own? Check if this is community property (see 0.00 0.00 instructions) If you own or have more than one, list here: Who has an interest in the property? Check one. Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Current value of the Current value of the Debtor 1 and Debtor 2 only Other information: entire property? portion you own? At least one of the debtors and another 0.00 Check if this is community property (see instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages 0.00 you have attached for Part 2. Write that number here

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Debtor 1

Sheryal

M.

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Case number (if known)

**Describe Your Personal and Household Items** Part 3:

Do you own or have any legal or equitable interest in any of the following items?	por Do	rrent value of the rtion you own?
6. Household goods and furnishings	or e	exemptions.
Examples: Major appliances, furniture, linens, china, kitchenware		
[] No		
Yes. Describe Multi Household Furniture		
	\$.	400.00
7. Electronics		
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computer collections; electronic devices including cell phones, cameras, media players,   ✓ No  ✓ Yes. Describe	, games	
	\$_	0.00
8. Collectibles of value		
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or ostamp, coin, or baseball card collections; other collections, memorabilia, collections.  No  Yes. Describe	ctibles	0.00
	\$_	0.00
<ul> <li>9. Equipment for sports and hobbies</li> <li>Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tab and kayaks; carpentry tools; musical instruments</li> <li>☑ No</li> <li>☑ Yes. Describe</li> </ul>		0.00
	\$	0.00
10. Firearms  Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No  Yes. Describe		0.00
11. Clothes  Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  No		
Yes. Describe	\$	300.00
2. <b>Jewelry</b> Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom gold, silver	jewelry, watches, gems,	
Yes. Describe	\$	0.00
3. Non-farm animals  Examples: Dogs, cats, birds, horses		:
☑ No ☐ Yes. Describe		0.00
4. Any other personal and household items you did not already list, including any healt	h aids you did not list	
☑ No		:
Yes. Give specific information,	\$	0.00
5. Add the dollar value of all of your entries from Part 3, including any entries for pages for Part 3. Write that number here	you have attached	700.00

Case 16-09668

Doc 1

Debtor 1

Sheryal

M.

Ruff

Case number (if known) First Name

Part 4: Describe	our Financial Assets				
	ny legal or equitable interest i	경우 하다 하는 것은 그래 하는 것을 만들는 것을 하는데 했다.		Current value portion you Do not deduct or exemptions	own? secured claim
16. Cash				or exemptions	•
	u nave in your wallet, in your ho	ome, in a safe deposit box, and on hand when you f	ile your petition		
☑ No □ Ves					
168			Cash:	\$	0.00
and other	savings, or other financial acco	ounts; certificates of deposit; shares in credit unions multiple accounts with the same institution, list each	, brokerage houses,		
☑ No ☐ Yes					
163		Institution name:			
	17.1. Checking account:			\$	0.00
	17.2. Checking account:			φ <u></u>	0.00
	17.3. Savings account:			Φ	0.00
	17.4. Savings account:			2	0.00
	17.5. Certificates of deposit:			Þ	0.00
	17.6. Other financial account:		***************************************	\$	0.00
	17.7. Other financial account:			\$	0.00
	17.8. Other financial account:	and the second s	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\$	
	17.9. Other financial account:			\$	0.00
	0.3. Other infancial account.			\$	0.00
	or publicly traded stocks investment accounts with brok	erage firms, money market accounts			
☑ No		g			
☐ Yes	Institution or issuer name:				
				\$	0.00
				\$	0.00
				\$	0.00
9. Non-publicly traded s	tock and interests in incorpo	rated and unincorporated businesses, including	an interest in		
an LLC, partnership,	and joint venture	•			
☑ No ☐ Yes. Give specific	Name of entity:		of ownership:		
information about	<del></del>	· · · · · · · · · · · · · · · · · · ·	0%% 0%%	\$	0.00
them	<u> </u>			\$	0.00
			70 %	œ.	0.00

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Debtor 1	Sheryal First Name	M. Middle Name	Ruff Last Name	. Case number (# known)		
			es em en en em marco en	erik annammak kara kan kama kan maka kara kan anjara kan a takapa kan kara kan ka		
20. Governme	nt and corp	oorate bonds and	other negotiable and non-ne	gotiable instruments		
Non-negoti	instruments able instrum	s include personal on tients are those you	checks, cashiers' checks, prom cannot transfer to someone b	issory notes, and money orders. y signing or delivering them.		
<b>☑</b> No						
Yes. Givinformat	ve specific tion about	Issuer name:				
them		····			\$	0.0
					\$	0.0
				The state of the s	\$	0.0
21. Retirement	or pension	accounts				
Examples: I			, 401(k), 403(b), thrift savings	accounts, or other pension or profit-sharing plans	3	
<b>☑</b> No						
Yes. Lis account		Type of account:	Institution name:			
		401(k) or similar pla	en.		•	0.00
		Pension plan:			\$	0.00
		IRA:		The state of the s	\$	
				THE STATE OF THE S	\$	0.00
		Retirement account		11 10 10 10 10 10 10 10 10 10 10 10 10 1	\$	0.00
		Keogh:			\$	0.00
		Additional account:	<del></del>		\$	0.00
		Additional account:			\$	0.00
22. <b>Security dep</b> Your share o			made so that you may continu	ue service or use from a company		
Examples: A companies, o	greements v	with landlords, prep	aid rent, public utilities (electri	c, gas, water), telecommunications		
☐ No						
<b>☑</b> Yes	***************************************		institution name or individual:			
		Electric:		100000000000000000000000000000000000000	\$	0.00
		Gas:		11-7-7-1-7-7-7-7-7-7-7-7-7-7-7-7-7-7-7-	\$	0.00
		Heating oil:	ental unit Neder Capital S	Condon	\$	0.00
		Prepaid rent:		WHAT	\$	700.00
		Telephone:		- 111-211-111-11-11-11-11-11-11-11-11-11-1	\$	0.00
		Water:		V = 24 (V + 4 A A A A A A A A A A A A A A A A A A	\$	0.00
		Rented furniture:			\$	0.00
		Other:			\$	0.00
		_			\$	
3. Annuities (A	contract for	a periodic paymen	t of money to you, either for life	or for a number of vente)		
<b>☑</b> No		- a paymon		. o. io. a number of years)		
☐ Yes		Issuer name and de	escription:			
			-		\$	0.00
						0.00

0.00

Debtor 1	Case 16 Sheryal	М.	R	Filed 03/21/16 Document uff	Entered 03/21/16 15:05: Page 16 of 53	28 De	esc Main
	First Name	Middle Name	Last	Name	Case number (if known)		
24.Interes	ts in an educa	ntion IRA, in	an account	in a qualified ABLE pro	gram, or under a qualified state tuition	a. w.c	t e deserva de la companya de la co
20 0.3	.c. 88 220(D)(1	), 529A(b), a	and 529(b)(1).	•	, and the second second	program.	
Ø No							
Yes	·	Ins	titution name	and description. Separat	ely file the records of any interests.11 U.S	.C. § 521(c)	c
						• • • • • • • • • • • • • • • • • • • •	
						<del></del>	\$ 0.00
		<del></del>	******	***************************************			\$ 0.00
		<del></del>					\$0.00
25. <b>Trusts.</b>	equitable or fo	utuse intere	sts in nronor	ty (othor than anything	listed in line 1), and rights or powers		
exercis	able for your	benefit	ata in proper	ty (other than anything	listed in line 1), and rights or powers		
2 No							
	. Give specific		***************************************	الله والمنظمة المنظمة ا			
info	rmation about t	hem					\$0.00
26 Patente	- nanusiahta t		4				
Example	es: internet dor	rauemarks, nain names	websites pro	s, and other intellectual oceeds from royalties and	property		
<b>⊠</b> No		,	woodico, pre	ceeds from royalties and	incensing agreements		
	Give specific	[				And the state of t	
infor	mation about th	hem				A STATE OF THE STA	\$ 0.00
		Annual Agentia Control of the Contro	and the same of the first own or constitute and displaying their	and an arrived for the contract of the state of the first for the state of the stat			<u> </u>
27. License	s, franchises,	and other g	jeneral intan	gibles			
Example	es: Building per	mits, exclusi	ve licenses, c	ooperative association he	oldings, liquor licenses, professional licens	es	
<b>☑</b> No		£*************************************		ann an ann an Aireann an Aireann ann an ann an Aireann an Aireann an Aireann an Aireann an Aireann an Aireann			
	Give specific mation about the	nem					0.00
iiiiOii	muttom about ti	iciii	ed Law water ( 1000 to				\$0.00
Money or p	roperty owed	to you?					and the state of t
							Current value of the portion you own?
							Do not deduct secured
28 Tay refu	nds owed to y					. ,	claims or exemptions.
Ø No	nas owea to y	Ou .					
	Give specific in	oformation					
	about them, inc	cluding wheth	her		Federal:	\$	0.00
	you already file and the tax yea				State:	\$_	0.00
•	and the tax yes	31.5	,,,,,,,,		Local:	\$_	0.00
			E-major and a section of the section				
29. Family s	upport						
Example	s: Past due or I	ump sum alii	mony, spousa	l support, child support, r	naintenance, divorce settlement, property	settlement	
☑ No					· •		
Yes.	Give specific in	formation					
					Alimony:	\$	50.00
					Maintenance:	\$	0.00
					Support:	\$	0.00
			and the control of th		Divorce settle	ment: \$	0.00

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

**☑** No

☐ Yes. Give specific information.....

Property settlement:

0.00

0.00

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Sheryal Ruff M Debtor 1 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☑ No Yes. Name the insurance company Company name: Beneficiary: Surrender or refund value: of each policy and list its value... 0.00 0.00 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. Z No Yes. Give specific information..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☑ No Yes. Describe each claim..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ☑ No Yes. Describe each claim..... 0.00 35. Any financial assets you did not already list ☑ No Yes. Give specific information...... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here 700.00 Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. Yes, Go to line 38. Current value of the portion you own? Do not deduct secured claims or exemptions. 38. Accounts receivable or commissions you already earned Z No Yes. Describe... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ☑ No Yes. Describe... 0.00

Page 18 of 53 Document Sheryal Μ. Ruff Debtor 1 Case number (if known) First Name le Nam 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes. Describe..... 0.00 41. Inventory ☐ No Yes, Describe... 0.00 42. Interests in partnerships or joint ventures ☐ No Yes. Describe...... Name of entity: % of ownership: 0.00 % 0.00 0.00 43. Customer lists, mailing lists, or other compilations ☐ No Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? Yes. Describe...... 0.00 44. Any business-related property you did not already list M No ☐ Yes. Give specific 0.00 information ..... 0.00 0.00 0.00 0.00 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached 0.00 for Part 5. Write that number here ..... Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? Mo. Go to Part 7. ☐ Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or exemptions. 47. Farm animals Examples: Livestock, poultry, farm-raised fish M No ☐ Yes..... 0.00

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Sheryal M. Debtor 1 First Name Case number (if kno 48. Crops—either growing or harvested MO No ☐ Yes. Give specific Information.... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No ☐ Yes..... 0.00 50. Farm and fishing supplies, chemicals, and feed **V** No ☐ Yes..... 0.00 51. Any farm- and commercial fishing-related property you did not already list ☑ No ☐ Yes. Give specific information...... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached 0.00 for Part 6. Write that number here Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☑ No Yes. Give specific 0.00 information..... 0.00 0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here 0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 ..... 0.00 56. Part 2: Total vehicles, line 5 0.00 700.00 57. Part 3: Total personal and household items, line 15 700.00 58. Part 4: Total financial assets, line 36 0.00 59. Part 5: Total business-related property, line 45 0.00 60. Part 6: Total farm- and fishing-related property, line 52 0.00 61. Part 7: Total other property not listed, line 54 1,400.00 62. Total personal property. Add lines 56 through 61. 1,400.00 Copy personal property total 63. Total of all property on Schedule A/B. Add line 55 + line 62..... 1,400.00

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rm m uns	information to ider	itify your case:		
Debtor 1	Sheryal	M.	Ruff	
	First Name	Middle Name	Last Name	_
Debtor 2				
(Spouse, if filing	ng) First Name	Middle Name	Lasi Name	
United State	s Bankruptcy Court for	the:Northern District of III	inois	
Case numbe (If known)	er	····	<del></del>	

Check if this is an amended filing

#### Official Form 106C

## Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

For any prope	erty you list on Schedule A	A/B that you claim as	exempt, fill in the information below.	
Brief descript Schedule A/B	tion of the property and line that lists this property	on Current value of portion you own Copy the value fro Schedule A/B		Specific laws that allow exemptio
Brief description:	Household Goods	<b>\$</b> 500.00	<b>☑</b> \$ 500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B.	6	-	100% of fair market value, up to any applicable statutory limit	
Brief description:	Clothings	<u>\$300.00</u>	<b>☑</b> s 300.00	735 ILCS 5/12-1001(a)
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Security Deposit	<u>\$</u> 700.00	<b>☑</b> \$ 700.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B;	22		100% of fair market value, up to any applicable statutory limit	

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The state of the s	M. C.		3 3 3 3 3 3				
Fill in this	information to identify your	case:					
Debtor 1	Sheryal	М.	Ruff				
	First Name Mi	ddle Name	Last Name				
Debtor 2 (Spouse, if filing	3) First Name	ridle ki		_			
	IVE	ddle Name	Last Name				
United States	Bankruptcy Court for the: North	ern District of Illinois	3	ļ			
Case number							
(if known)						🖵 Check	if this is an
							ded filing
Official	Form 106D						
	····						
Sched	lule D: Credito	rs Who F	lave Claim	s Secur	ed by Pro	perty	12/15
Be as comp	lete and accurate as nossih	lo If the manufact					
information	. If more space is needed, c ages, write your name and	opy the Additiona	Page, fill it out, num!	mer, both are e ber the entries.	qually responsible f	or supplying correct	ct
additional p	ages, write your name and	case number (if kr	iown).		and diden it to this	ioim. On the top o	T any
1. Do any cr	editors have claims secured	d bye samera armanıe.					
☑ No. Ci	neck this box and submit this	ະຍy your property form to the count ::-	ib von sthe				
Yes. F	neck this box and submit this till in all of the information belo	OUT TO THE COULT ME	n your other schedules	. You have noth	ing else to report on t	his form.	
	or the information bein	·w.					
Part 1: Li	st All Secured Claims						
+ 60 M <sub>1</sub> 1 1 5							
2. List all sec	cured claims. If a creditor has	more than one se	cured claim list the area	ditama a	Column A	Column B	Column C
10, 0001101	ann i muit man one cream	Thas a naminisiar of	aim liet the ather and the		Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
	s possible, list the claims in al	priabetical order ac	cording to the creditor's	s name.	value of collateral.	claim	f any
2.1		Describe the p	roperty that secures the	a claim:	s 0.00	s 0.00	THE STATE OF STREET
Creditor's Nar	ne			e Ciaiii.	7	\$	\$
*L							
Number	Street						
****		As of the date y	you file, the claim is: Ch	eck all that apply.			
		Contingent Unliquidated					
City	State ZIP Code	Disputed					
Who owes th	ne debt? Check one.		Check all that apply.				
Debtor 1 o							
Debtor 2 o	only	carioan)	t you made (such as mortg	gage or secured			
	and Debtor 2 only	Statutory lien	(such as tax lien, mechani	ic's lien)			
At least on	e of the debtors and another		from a lawsuit				
Check if	this claim relates to a	U Other (includi	ng a right to offset)		•		
communi	-						
Date debt wa	s incurred	Last 4 digits of	account number				
		Describe the pro-	operty that secures the	claim:	\$ 0.00	\$ 0.00 s	0.00
Creditor's Nam	е					· · · · · · · · · · · · · · · · · · ·	A State Control of the Control of th
Number	Street	_					
		As of the date w	ou file, the claim is: Che				
<del></del>		Contingent	on me, the Gam is: One	eck all that apply.			
		Unliquidated					
City	State ZIP Code	☐ Disputed					
Who owes the	e debt? Check one.	Nature of lien. C	heck all that apply.				
Debtor 1 or	ıly		you made (such as mortga	ade of secured			
Debtor 2 or		car loan)					
	nd Debtor 2 only		such as tax lien, mechanic	's lien)			
□ At least one	of the debtors and another	Judgment lien Other (including					
	nis claim relates to a	Other (includin	g a right to offset)				
communit							
Date debt was	incurred	Last 4 digits of a	ccount number				

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

0.00

Case 16-09668 Doc 1 Filed 03/21/16 Entered 03/21/16 15:05:28 Desc Main Page 22 of 53 Document Fill in this information to identify your case: Sheryal Ruff Debtor 1 First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name United States Bankruptcy Court for the: Northern District of Illinois • Check if this is an (If known) amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. Yes. 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) Total claim **Priority** Nonpriority amount amount Department of Employment Last 4 digits of account number 3 3 9 7 s 1,246.00 s 1.246.00 s Priority Creditor's Name 4159 W. Main St 03/01/2016 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Belleville 62226 Contingent Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Domestic support obligations At least one of the debtors and another Taxes and certain other debts you owe the government ☐ Check if this claim is for a community debt Claims for death or personal injury while you were intoxicated Is the claim subject to offset? ☑ No. Other. Specify Yes N/A 0.00 s 0.00<sub>s</sub> 0.00 Last 4 digits of account number \_\_\_\_ \_\_\_ Priority Creditor's Name When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Who incurred the debt? Check one. Debtor 1 only Type of PRIORITY unsecured claim: Debtor 2 only Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Claims for death or personal injury while you were ☐ Check if this claim is for a community debt intoxicated Is the claim subject to offset? Other. Specify

No Yes

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Sheryal First Name

Document

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Debtor 1

Middle Name

Last Name

Case number (If known)

P	List All of Your NONPRI	ORITY U	nsecured Clair	ms		
3.	Do any creditors have nonpriority  No. You have nothing to report in Yes	unsecured this part. S	d claims against Submit this form to	you?  the court with your other schedules.		
4.	List all of your nonpriority unsecur nonpriority unsecured claim, list the c included in Part 1. If more than one of claims fill out the Continuation Page of	reditor hold	in the alphabetic arately for each cl is a particular clai	cal order of the creditor who holds each claim. If a creditor halaim. For each claim listed, identify what type of claim it is. Do now, list the other creditors in Part 3.If you have more than three n	es more to the list clai	than one ims already y unsecured
.1	Citizens Finance				Tota	l claim
	Nonpriority Creditor's Name			Last 4 digits of account number 3 3 9 7	œ	2,962.00
	405 N Eola Number Street			When was the debt incurred? 09/01/2011	Ð	_,0 ~
	Aurora	IL	60502			
	City	State	ZIP Code	As of the date you file, the claim is: Check all that apply.		
	Who incurred the debt? Check one.  ☑ Debtor 1 only ☐ Debtor 2 only			☐ Contingent☐ Unliquidated☐ Disputed☐		
	Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:		
	At least one of the debtors and another	er		☐ Student loans		
	Check if this claim is for a commit	unity debt		Obligations arising out of a separation agreement or divorce		
	Is the claim subject to offset?			that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	e	
	☑ No □ Yes			☑ Other. Specify Auto Loan	2	
	1000 1000 1000 1000 1000 1000 1000 100	el et avante i i i i i i i i i i i i i i i i i i i				
	Universal Acceptance		200 C	Last 4 digits of account number _ 3 3 9 7	\$	4,051.00
	Nonpriority Creditor's Name			When was the debt incurred? 04/20/2012		
	10801 Red Circle D					
	Minnetonka	MN	55343	As of the date you file, the claim is: Check all that apply.		
	City	State	ZIP Code	Contingent		:
	Who incurred the debt? Check one.			☐ Unliquidated		
	Debtor 1 only			☐ Disputed		
	Debtor 2 only			Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only  At least one of the debtors and another			Student loans		
				Obligations arising out of a separation agreement or divorce		
	Check if this claim is for a commu	nity debt		that you did not report as priority claims		
	Is the claim subject to offset?			Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Auto Loan		:
	Yes					
1	Fifth Third Bank	deedledathalanshsaahjegge	\$1. C\$10 An 300 ((),\$30\$ (A) \$1.00 (() \$1.00 () \$1.00	中的人们的证据,我们可以不知识的人们的人们的人们的人们的人们的人们的人们的人们的人们的人们的人们的人们的人们的	.NAMES TO SOLD STATE OF A SOLD AS CO.	char et account of the contract of the contrac
	Nonpriority Creditor's Name	·		Last 4 digits of account number 3 3 9 7	\$ .	1,100.00
	5050 Kingsley DR MD 1MOC2	G		When was the debt incurred? 10/01/2011		
	Cincinatti	OH State	45263 ZIP Code	- As of the date you file, the claim is: Check all that apply.		
	Who incurred the debt? Check one.	<del>-</del>		☐ Contingent		
	Debtor 1 only			Unliquidated		
	Debtor 2 only			☐ Disputed		
	Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:		
	At least one of the debtors and another			Student loans		
	Check if this claim is for a commun	ity debt		Obligations arising out of a separation agreement or divorce		
	Is the claim subject to offset?			that you did not report as priority claims		
	₩ No			☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify <u>Credit Card</u>		
	☐ Yes			Silon opening		:

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Case number (if known)

Debtor 1

Sheryal

Last Name

Part 2:

	er listing any entries on this page, num	ber th	em beginning wit	h 4.4, followed by 4.5, and so forth.	Total claim
4.4	US Cellular			Last 4 digits of account number 3 3 9 7	
	Nonpriority Creditor's Name	······································			\$ <u>1,000.00</u>
	Dept. 0205 Number Street			When was the debt incurred? 02/03/2014	
	man and a second	L	60055	As of the date you file, the claim is: Check all that apply.	
	City St  Who incurred the debt? Check one.  Debtor 1 only	tate	ZIP Code	Contingent Unliquidated Disputed	
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	<ul> <li>□ Debtor 1 and Debtor 2 only</li> <li>□ At least one of the debtors and another</li> </ul>			☐ Student loans	
	☐ Check if this claim is for a community	y debt		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Is the claim subject to offset?			Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Cell Phone	
	Yes	-acatokianocotoines	in ( for which we represent the first of the control of the contro	and the processing state of the first and th	
.5	Fair Collections And Out			Last 4 digits of account number 3 3 9 7	\$ 11,542.00
	12304 Baltimore Ave E			When was the debt incurred? 09/14/2011	
		ID .	20705	As of the date you file, the claim is: Check all that apply.	
	City Sta	ile	ZIP Code	Contingent	
	Who incurred the debt? Check one.			☐ Unliquidated ☐ Disputed	
	Debtor 1 only			<b>D</b> isputed	
	Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another			<ul><li>Student loans</li><li>Obligations arising out of a separation agreement or divorce that</li></ul>	i
	Check if this claim is for a community	debt		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?			☑ Other. Specify Rental Fee	
	Yes				
6	Armor Systems Corp	isac.Wanesintelpuas	and planting to the property of the policy o	Last 4 digits of account number 3 3 9 7	\$ <u>190.00</u>
i	Nonpriority Creditor's Name			0.4 (0.0 (0.0.4.4	:
	1700 Kiefer Dr 1			When was the debt incurred? 04/20/2011	!
4	Zoin IL		60099	As of the date you file, the claim is: Check all that apply.	
7	ity State	е	ZIP Code	Contingent	
V	Who incurred the debt? Check one.			Unliquidated Disputed	:
	Debtor 1 only				
	Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:	Ý
_	At least one of the debtors and another			Student loans     Obligations related a secretion assured to discount that	
	Check if this claim is for a community o	debt		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
le	s the claim subject to offset?			☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Medical Bills	
	<b>d</b> No D Yes			* ************************************	;

Part 2:

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Debtor 1

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	his page, number the	em beginning wit	th 4.4, followed by 4.5, and so forth.	Total claim	
7 Cook Law Magistrat	e		Last 4 digits of account number 3 3 9 7	s 629.0	
Nonpriority Creditor's Name 50 W. Washington S	Richard Daley C	E	When was the debt incurred? 03/01/2016	\$ <u>023.0</u>	
Number Street Chicago	IL.	60602	As of the date you file, the claim is: Check all that apply.		
City  Who incurred the debt? C  Debtor 1 only	State Theck one.	ZIP Code	Contingent Unliquidated Disputed		
Debtor 2 only			Type of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 on At least one of the debtor	ily s and another		Student loans		
☐ Check if this claim is f Is the claim subject to offe  ✓ No	or a community debt		<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>Debts to pension or profit-sharing plans, and other similar debts</li> <li>Other. Specify Circuit Court</li> </ul>		
Yes	i an k militariya ili intilik X Militilik Cika hadada Adapti kifa Aliaka hada kilaki kilaki kilaki kilaki kila	CONSISTING BOLD HEROMONY METHODIC AND PRINCIPLE AND PRINCIPLE STORY & TOURISM AND		स्टब्स्टिम्सिस्ट मार्थकाल-स्टब्स्ट्रिस्ट मार्थकाल-स्टब्स्ट्रिस्ट स्टब्स्ट्रिस्ट स्टब्स्ट्रिस्ट स्टब्स्ट्रिस्ट	
Cook Law Magistrate Nonpriority Creditor's Name			Last 4 digits of account number 3 3 9 7	\$ <u>813.0</u>	
50 W. Washington S	Richard Daley Cl		When was the debt incurred? 03/01/2016		
Chicago	IL	60602	As of the date you file, the claim is: Check all that apply.		
City	State	ZIP Code	Contingent Unliquidated		
Who incurred the debt? Cl	neck one.		Disputed		
Debtor 1 only					
Debtor 2 only Debtor 1 and Debtor 2 only	v		Type of NONPRIORITY unsecured claim:		
At least one of the debtors			Student loans  Obligations arising out of a separation agreement or divorce that		
Check if this claim is fo	or a community debt		you did not report as priority claims		
Is the claim subject to offs	et?		<ul> <li>Debts to pension or profit-sharing plans, and other similar debts</li> <li>Other. Specify Circuit Court</li> </ul>		
☑ No ☐ Yes					
er and the section of	th ( 7 % Co. 12 ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	t taleste et trest et est et et est et est et en en en est est en en est est en en est est en en est est est e		<sub>\$</sub> 11,542.00	
09 Peak Properties Nonpriority Creditor's Name			Last 4 digits of account number 3 3 9 7	Φ	
2201 W. Roscoe St			When was the debt incurred? 09/14/2011		
Number Street Chicago	IL.	60618	As of the date you file, the claim is: Check all that apply.		
City	State	ZIP Code	Contingent		
Who incurred the debt? Ch	eck one.		☐ Unliquidated ☐ Disputed		
Debtor 1 only			■ Disputed		
Debtor 2 only			Type of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only  At least one of the debtors			☐ Student loans		
			<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>		
Check if this claim is for	•		Debts to pension or profit-sharing plans, and other similar debts		
Is the claim subject to offse  No Yes	et?		☑ Other, Specify Rental Fee		

Debtor 1

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Case number (if known)

Middle Name

Last Name

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er neang any entries on this p	age, number th	em beginning wi	th 4.4, followed by 4.5, and so forth.	Total cla
Comcast			Last 4 digits of account number 3 3 9 7	<sub>\$</sub> 1,100
Nonpriority Creditor's Name P.O. Box 3002			When was the debt incurred? 07/06/2012	\$
Number Street Southeastern	PA	19398	As of the date you file, the claim is: Check all that apply.	
Who incurred the debt? Check Debtor 1 only	State one.	ZIP Code	Contingent Unliquidated Disputed	
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and	another		Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that	
☐ Check if this claim is for a distribution is the claim subject to offset?  ✓ No ☐ Yes	community debt		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Cable	
Northshore Univerysity Nonpriority Creditor's Name	mbdy y armyn o'r th'i Chilliann d dronfurmy bage amgae gy Magazini, tri M. 2. o'cairbe	es genell à suit-meiss à 23 30 paraigne propagne d'authende 14 3 dessinaire (représente 14 3 dessinaire (représent	Last 4 digits of account number 3 3 9 7	\$ 40,000
100 S. Owasso Blvo			When was the debt incurred? $\frac{\sqrt{3}\sqrt{01/20}}{\sqrt{201/20}}$	*
Number Street St. Paul	MN	55117	As of the date you file, the claim is: Check all that apply.	
City	State	ZIP Code	Contingent	
Who incurred the debt? Check of Debtor 1 only Debtor 2 only	ne.		Unliquidated Disputed  Type of NONPRIORITY unsecured claim:	
☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and a☐ Check if this claim is for a cr			<ul> <li>Student loans</li> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
Is the claim subject to offset?  No Yes	ommunity gest		Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Medical Bills	
er om endligterede e med 2 (524 g.S.) de 250 fantstelle een en engliet e beskeer op die Scholiebelde ook de datstelle een een en engliet e		Applicative of the department		\$ 500.
Dynamic Recovery Solution Nonpriority Creditor's Name  135 Interstate Blvd 6	ons LLC		Last 4 digits of account number 3 3 9 7  When was the debt incurred? 08/31/2014	
Number Street Greenville	sc	29615	As of the date you file, the claim is: Check all that apply.	
Sity	State	ZIP Code	Contingent	
Who incurred the debt? Check or	ie.		☐ Unliquidated ☐ Disputed	
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only			Type of <b>NONPRIORITY</b> unsecured claim:  Student loans	
At least one of the debtors and and Check if this claim is for a co			<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
s the claim subject to offset?  No Yes	uebt		☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Paydaymax	

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Debtor 1

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Part 2:

Your NONPRIORITY Unsecured Claims — Continuation Page

Last Name

After	listing any entries on this page,	number th	em beginning with	4.4, followed by 4.5, and so forth.	Total claim
	All Lenders			Last 4 digits of account number 3 3 9 7	s 600.0
2	Nonpriority Creditor's Name 2307 W. Shaumburg Rd			When was the debt incurred? 03/01/2016	\$
9	lumber Street Shaumburg	IL	60194	As of the date you file, the claim is: Check all that apply.	
V 6	Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth	State State	ZIP Code	☐ Contingent ☐ Unliquidated ☐ Disputed  Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations origins out of a consulting statement of the consulting of the consulting out of a consulting out	
ls	Check if this claim is for a comm the claim subject to offset? No Yes	ounity debt		<ul> <li>○ Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>○ Debts to pension or profit-sharing plans, and other similar debts</li> <li>Other. Specify Loan</li> </ul>	
	Chase on priority Creditor's Name	ententiale en money security activity sections.	PPP CALLEGE AND	Last 4 digits of account number 3 3 9 7	\$ <u>1,000.00</u>
9:	2 E. 103rd St			When was the debt incurred? 03/01/2016	
	hicago	<b>I</b> L	60628	As of the date you file, the claim is: Check all that apply.	
	ho incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anothe Check if this claim is for a commutate claim subject to offset?  No Yes			<ul> <li>Contingent</li> <li>Unliquidated</li> <li>Disputed</li> </ul> Type of NONPRIORITY unsecured claim: <ul> <li>Student loans</li> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>Debts to pension or profit-sharing plans, and other similar debts</li> <li>✓ Other. Specify Banking</li> </ul>	
	eder Capital Services	Mark Berger ( to a best harvest da spellings) pe		Last 4 digits of account number 3 3 9 7	\$ 1,600.00
	0 E. Dundee Rd #305			When was the debt incurred? 03/01/2016	
Nun WI City	heeling	IL State	60090	As of the date you file, the claim is: Check all that apply.	
Wh	o incurred the debt? Check one.  Debtor 1 only	State	ZIP Code	☐ Contingent ☐ Unliquidated ☐ Disputed	; ;
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a communication.	nity debt		Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
ls ti				Other. Specify Residential	To a Management of the Control of th

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Debtor 1

Middle Name

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Sprint			Last 4 digits of account number 3 3 9 7	s 70
Nonpriority Creditor's Name 6391 Sprint Parkway	6391 Sprint Parkway		When was the debt incurred? 03/01/2016	Ψ
Number Street Overland Park	KS	66251	As of the date you file, the claim is: Check all that apply.	
Who incurred the debt? Check Debtor 1 only Debtor 2 only	State	ZIP Code	Contingent Unliquidated Disputed	
Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:	
☐ At least one of the debtors and☐ ☐ Check if this claim is for a Is the claim subject to offset? ☑ No ☐ Yes			<ul> <li>Student loans</li> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>Debts to pension or profit-sharing plans, and other similar debts</li> <li>Other. Specify_Cellular</li> </ul>	
Com Ed	TOTAL BERREIT 145 SIN 66 WARNING IN E ARLANDARIN	መጣሪያመምሳሪያ የ የንግሕ የአካላሪነው ቀንቀስ አያመራስ የ ተፍሪ ሕር ራ ነው። ፍቃቅአዲያቀር	Last 4 digits of account number 3 3 9 7	s 2,100
Nonpriority Creditor's Name PO Box 6111			When was the debt incurred? 03/01/2016	¥ <u>1</u>
Number Street			and the desired that the second secon	
Carol Stream	IL State	60197	As of the date you file, the claim is: Check all that apply.	
•		ZIP Code	Contingent Unliquidated	
Who incurred the debt? Check of Debtor 1 only Debtor 2 only	one.		☐ Disputed	
Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:	
At least one of the debtors and			<ul><li>Student loans</li><li>Obligations arising out of a separation agreement or divorce that</li></ul>	
Check if this claim is for a c	ommunity debt		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offset?  No Yes			Other. Specify Utility	
The extension of Mathematic and the second of the extension of the contract of the extension of the extensio	and the second s	ilan termenut teat teathachan saint teathachan staine (1,1) and ainm de	SAMMENT AND STANDARD THE CONTROL OF	<sub>\$</sub> 5,000
VI & L Imports Ionpriority Creditor's Name			Last 4 digits of account number 3 3 9 7	<u>ъ 0,000</u>
356 N York St			When was the debt incurred? 03/01/2016	
Elmhurst	ĮL	60126	As of the date you file, the claim is: Check all that apply.	
City	State	ZIP Code	Contingent	
Vho incurred the debt? Check o	1e.		☐ Unliquidated ☐ Disputed	
Debtor 1 only				
Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:	
At least one of the debtors and a	nother		Student loans	
Check if this claim is for a co			Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
the claim subject to offset?	•		☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Auto	

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Debtor 1

Sheryal

Middle Name

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Part 2:

Your NONPRIORITY Unsecured Claims — Continuation Page

Last Name

Des Moines   IA   50320   City   State   ZIP Code   Who incurred the debt? Check one.  Debtor 1 only   Debtor 2 only   Debtor 1 and Debtor 2 only   At least one of the debtors and another   Check if this claim is for a community debt   Is the claim subject to offset?  No   Yes   Nonpriority Creditor's Name   Number   Street   City   State   ZIP Code   Who incurred the debt? Check one.   Debtor 1 only   Debtor 2 only   Debtor 2 only   Debtor 1 and Debtor 2 only   At least one of the debtors and another   Check if this claim is for a community debt   Is the claim subject to offset?   No   Yes	you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	NAMAGE ORGE ON SPOR OR SECONDO.
Des Moines  City  State  ZIP Code  Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another  Check if this claim is for a community debt  Is the claim subject to offset?  No Yes  Nonpriority Creditor's Name  Number  Street  City  State  ZIP Code  Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another  Check if this claim is for a community debt  Is the claim subject to offset?  Check if this claim is for a community debt  Is the claim subject to offset?	Contingent Unliquidated Disputed  ype of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other, Specify  Then was the debt incurred?  s of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed  The of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	secondo con constitución de la c
Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt  Is the claim subject to offset?  No Yes  Nonpriority Creditor's Name  Number Street  City State ZIP Code  Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt  Is the claim subject to offset?	Unliquidated Disputed  ype of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify  was the debt incurred? In of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed  ype of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Number Street  City State ZIP Code  Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim is for a community debt  Is the claim subject to offset?  Yes	Then was the debt incurred?  s of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  The of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$
Number Street  City Stale ZIP Code  Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim is for a community debt  Is the claim subject to offset?  No Yes	s of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Ope of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
City State ZIP Code  Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim is for a community debt  Is the claim subject to offset?  No Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	Unliquidated Disputed  //Pe of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	Disputed  vpe of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	rpe of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim is for a community debt  Is the claim subject to offset?  No Yes	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☐ No ☐ Yes	Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim is for a community debt  Is the claim subject to offset?  No Yes	you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?  ☐ No ☐ Yes		
No  Yes		
riants in fund contemporary to the light the light of the light was an experience approached the light of the light was an experience and the light of the light	Other. Specify	
L.	errande de la companie de la compa	s
Nonpriority Creditor's Name	st 4 digits of account number	¥
	hen was the debt incurred?	
Number Street A	of the date you file, the claim is: Check all that apply.	
	Contingent	
	Unliquidated	
Debtor 1 only	Disputed	
	pe of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Student loans  Obligations arising out of a separation agreement or divorce that	
Check if this claim is for a community debt	you did not report as priority claims	
	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offset?	Other. Specify	

Part 3:

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Debtor 1

Sheryal First Name

#### List Others to Be Notified About a Debt That You Already Listed

		- cameronal pola	ons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.
CACH LLC Name			On which entry in Part 1 or Part 2 did you list the original creditor?
4340 S Monaco 2nd F	L		Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claim
Denver	CO	80237 ZIP Code	Last 4 digits of account number 3 3 9 7
AFNI Name	es estimate production of the second		On which entry in Part 1 or Part 2 did you list the original creditor?
PO Box 3097			Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
Number Street			☑ Part 2: Creditors with Nonpriority Unsecured
			Claims
Bloomington City	L State	61702 ZIP Code	Last 4 digits of account number 3 3 9 7
Armor Systems Corp			On which entry in Part 1 or Part 2 did you list the original creditor?
1700 Kiefer Dr 1			Line 4.6 of (Check one):  Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Zion <sub>City</sub>	IL State	60099 ZIP Code	Last 4 digits of account number 3 3 9 7
			On which entry in Part 1 or Part 2 did you list the original creditor?
Name			Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Dity	State	ZIP Code	Last 4 digits of account number
na valtaralus en en el en el alter d'alter d'alter d'alter d'alter d'alter d'alter d'alter d'alter d'alter d'a Jame			On which entry in Part 1 or Part 2 did you list the original creditor?
			Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
łumber Street			Part 2: Creditors with Nonpriority Unsecured Claims
	State	ZIP Code	Last 4 digits of account number
			On which entry in Part 1 or Part 2 did you list the original creditor?
lame			Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
lumber Street			Part 2: Creditors with Nonpriority Unsecured
			Claims
ity	State	ZIP Code	Last 4 digits of account number
интересовательно-постоя полительно-постоя постоя постоя постоя постоя постоя постоя постоя постоя постоя посто Пате	and a national transitional environment of the second property and pro		On which entry in Part 1 or Part 2 did you list the original creditor?
wino.			Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
umber Street			Part 2: Creditors with Nonpriority Unsecured
			Claims

State

ZIP Code

Last 4 digits of account number \_\_\_\_ \_\_\_

City

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Debtor 1

Sheryal

Ruff

Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

				Total claim	
Total claims	6a	a. Domestic support obligations	6a.	\$	0.00
Irom Part 1	6b	<ul> <li>Taxes and certain other debts you owe the government</li> </ul>	6b.	\$	1,246.00
	6c	. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d	. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	+\$	0.00
	6e	. <b>Total</b> . Add lines 6a through 6d.	6e.	\$	1,246.00
e - Nathanie (18				Total claim	
Total claims	6f.	Student loans	6f.	Total claim	0.00
from Part 2		Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	Total claim  \$ \$	0.00
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority		Total claim  \$ \$ \$	
from Part 2	6g. 6h. 6i.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other	6g.	\$\$ \$\$	0.00

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Debtor	Sheryal	M.	Ruff	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse If filing)	First Name	Middle Name	Last Name	
	Bankruptcy Court for	the: Northern District of III	finois	
Case number (If known)				

Check if this is an amended filing

#### nncial Form 100G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease State what the contract or lease is for Residential Yearly lease Neder Capital Services Name 9951 Linda Laqne Number Street Des Plaines IL. 60016 City State ZIP Code 2.2 Name Number Street City State ZIP Code 2.3 Name Number Street City State ZIP Code 2.4 Name Number Street City 2.5 Name Number Street City State ZIP Code

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Debtor 1	Sheryal	M.	Ruff
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing	l) First Name	Middle Name	Last Name
United States Case number (If known)		the: Northern District of III	inois

Check if this is an amended filing

#### Official Form 106H

### **Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

Doyou I ☑ No	nave any codebtors? (	f you are filing a joint case, do not list	either spouse as a	codebtor.)
Yes				
Within t Arizona, ☑ No. 0	California, Idaho, Louis Go to line 3.	ou lived in a community property st iana, Nevada, New Mexico, Puerto Rid r spouse, or legal equivalent live with t	co, Texas, Washing	Community property states and territories include gton, and Wisconsin.)
_ 100.		spouse, or legal equivalent live with	you at the time?	
	••	state or territory did you live?	Fil	I in the name and current address of that person.
ī	Name of your spouse, former sp	ouse, or legal equivalent	Wildelman	
7	Number Street	ATTENDED AT A STATE OF THE STAT	· · · · · · · · · · · · · · · · · · ·	
ō	City	State	ZIP Code	
n Calum	m 4 lint all at	lahana Baranatan I		our spouse is filing with you. List the person
Schedul Schedul	e D (Official Form 106l e E/F, or Schedule G to	)), Schedule E/F (Official Form 106E	tor or cosigner. W I/F), or Schedule (	lake sure you have listed the creditor on G (Official Form 106G). Use <i>Schedule D</i> ,
Schedul Schedul	e D (Official Form 106l	)), Schedule E/F (Official Form 106E	tor or cosigner. N i/F), or Schedule (	G (Official Form 106G). Use Schedule D,
Schedul Schedul Column	e D (Official Form 106l e E/F, or Schedule G to	)), Schedule E/F (Official Form 106E	tor or cosigner. N	G (Official Form 106G). Use Schedule D,  Column 2: The creditor to whom you owe the de  Check all schedules that apply:
Schedul Schedul	e D (Official Form 106l e E/F, or Schedule G to	)), Schedule E/F (Official Form 106E	tor or cosigner. N	G (Official Form 106G). Use Schedule D,  Column 2: The creditor to whom you owe the de
Schedul Schedul Column	e D (Official Form 106l e E/F, or Schedule G to	)), Schedule E/F (Official Form 106E	tor or cosigner. N	Column 2: The creditor to whom you owe the de Check all schedules that apply:  Schedule D, line
Schedul Schedul Column Name	e D (Official Form 106l e E/F, or Schedule G to 1: Your codebtor	)), Schedule E/F (Official Form 106E	tor or cosigner. N	Column 2: The creditor to whom you owe the de Check all schedules that apply:  Schedule D, line Schedule E/F, line
Schedul Schedul Column Name Number	e D (Official Form 106l e E/F, or Schedule G to 1: Your codebtor	o), <i>Schedule E/F</i> (Official Form 106E ofill out Column 2.	/F), or Schedule (	Column 2: The creditor to whom you owe the de Check all schedules that apply:  Schedule D, line Schedule E/F, line Schedule G, line
Schedul Schedul Column Name	e D (Official Form 106l e E/F, or Schedule G to 1: Your codebtor	o), <i>Schedule E/F</i> (Official Form 106E ofill out Column 2.	/F), or Schedule (	Column 2: The creditor to whom you owe the de Check all schedules that apply:  Schedule D, line Schedule E/F, line Schedule G, line
Schedul Schedul Column Name Number	e D (Official Form 106l e E/F, or Schedule G to 1: Your codebtor	o), <i>Schedule E/F</i> (Official Form 106E ofill out Column 2.	/F), or Schedule (	Column 2: The creditor to whom you owe the de Check all schedules that apply:  Schedule D, line Schedule E/F, line Schedule G, line
Name  City  Name	e D (Official Form 106) e E/F, or Schedule G to 1: Your codebtor  Street	o), <i>Schedule E/F</i> (Official Form 106E ofill out Column 2.	/F), or Schedule (	Column 2: The creditor to whom you owe the de Check all schedules that apply:  Schedule D, line Schedule E/F, line Schedule G, line Schedule D, line
Name Number City Number	e D (Official Form 106) e E/F, or Schedule G to 1: Your codebtor  Street	O), Schedule E/F (Official Form 106E of fill out Column 2.	ZIP Code	Column 2: The creditor to whom you owe the december of the column 2: The creditor to whom you owe the column 2: The creditor to whom you owe the column 2: The creditor to whom you owe the column 2: The creditor to who
Schedul Schedul Column Name Number City Name	e D (Official Form 106) e E/F, or Schedule G to 1: Your codebtor  Street	O), Schedule E/F (Official Form 106E of fill out Column 2.	ZIP Code	Column 2: The creditor to whom you owe the december of the check all schedules that apply:  Schedule D, line
Name Number City Name Number City Name	e D (Official Form 106) e E/F, or Schedule G to 1: Your codebtor  Street	O), Schedule E/F (Official Form 106E of fill out Column 2.	ZIP Code	Column 2: The creditor to whom you owe the de Check all schedules that apply:  Schedule D, line
Name Number City Number City	e D (Official Form 106) e E/F, or Schedule G to 1: Your codebtor  Street	O), Schedule E/F (Official Form 106E of fill out Column 2.	ZIP Code	Column 2: The creditor to whom you owe the december of the check all schedules that apply:  Schedule D, line

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F	ill in this in	formation to identify	/ your case:			7. P.		
	Debtor 1	Sheryal	М.	Ruff				
,-	Debtor 2	First Name	Middle Name	Last Name		_		
	Spouse, if filing)	First Name	Middle Name	Last Name	······	-		
U	Inited States I	Bankruptcy Court for the:	Southern District of Indiana	ł				
	ase number					Chec	k if this is:	
Ľ	lf known)	**************************************				A	n amended filing	
						□ A	supplement showing po	stpetition chapter 13
O	fficial Fo	rm 106l					come as of the following	date:
			ır Income			MI	M / DD / YYYY	
_			ossible. If two married per					12/15
ser	carate shee	t to this form. On the	ou are married and not fil use is not filing with you, e top of any additional pag nent	do not include ir	1forms	ition about voice	enouse If more encodic	acceled attack a
1.	Fill in your information	employment n.		Debtor 1	Milli		Debtor 2 or non-	filing spouse
	attach a se information employers.	more than one job, parate page with about additional	Employment status	☐ Employed ☑ Not emplo		Clarifornia Billiocholomique que que que que que provincia presenta estávicia de	☐ Employed ☐ Not employed	
	self-employ		<b>O</b> = = = = = + + = = = = = = = = = = = =					
		may include student ker, if it applies.	Occupation				***	
			Employer's name				***************************************	
			Employer's address					
				Number Street			Number Street	
					****	·	Control of the state of the sta	
				City	Stat	e ZIP Code	City	State ZIP Code
			How long employed ther	e?	<u></u>			
Pa	art 2: 0	ive Details About	Monthly Income					
	spouse unle	ss you are separated.	the date you file this form	•	_		,	, ,
ı	below. If you	need more space, at	tach a separate sheet to thi	s form.		<b>.</b>	,	
						For Debtor	1 For Debtor 2 or non-filing spouse	•
2.			ary, and commissions (be calculate what the monthly		2.	\$0.0	<u> </u>	
3.	Estimate a	nd list monthly over	time pay.		3.	+\$ 0.0	<u>+ \$</u>	_
4.	Calculate (	gross income. Add lir	ne 2 + line 3.		4.	\$0.00	5	

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Vonzell Jones Debtor 1 Case number (if known)

First Name

		For Debtor 1		For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>→</b> 4.	\$	3,090.00	\$	
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	
5b. Mandatory contributions for retirement plans	5b.	٠	0.00	\$	
5c. Voluntary contributions for retirement plans	5c.	\$	0.00	\$	
5d. Required repayments of retirement fund loans	5d.	\$	0.00	\$	
5e. Insurance	5e.	\$	0.00	\$	
5f. Domestic support obligations	5f.	\$	0.00	\$	
5g. <b>Union dues</b>	5g.	\$	0.00	\$	
5h. Other deductions. Specify: n/a	5h.	+\$	0.00	+ \$	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h	n. 6.	\$	0.00	\$	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	
8. List all other income regularly received:					
8a. Net income from rental property and from operating a business, profession, or farm					
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	
8b. Interest and dividends	8b.	\$	0.00	\$	
8c. Family support payments that you, a non-filing spouse, or a depend regularly receive	ent	*		T	
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	
8d. Unemployment compensation	8d.	\$	0.00	\$	
8e. Social Security	8e.	\$	0.00	\$	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assista that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	nce				
Specify: n/a	8f.	\$	0.00	\$	
8g. Pension or retirement income	8g.	\$	0.00	\$	!
8h. Other monthly income. Specify: n/a	8h.	+\$	0.00	+\$	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	0.00	\$	
10. Calculate monthly income. Add line 7 + fine 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$	0.00	+ \$ <u>0.00</u> =	\$ 0.00
11. State all other regular contributions to the expenses that you list in Sche Include contributions from an unmarried partner, members of your household, friends or relatives.			ents, your roor	nmates, and other	
Do not include any amounts already included in lines 2-10 or amounts that are	not a	vailable	to pay expens	ses listed in Schedule J.	0.00
Specify: n/a				11. <b>+</b>	\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Your Assets and Liabilities and Certain					\$0.00
13. Do you expect an increase or decrease within the year after you file this 13. No.	form?	•			monthly income
Yes. Explain:					

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Fill in t	his information to iden	tify your case:	N. C.			
Debtor 1	Chamiel	M. Ruff				
	First Name	Middle Name Last Name	Check if th	this is:		
Debtor 2 (Spouse, i	f filing) First Name	Middle Name Last Name	An ame		-	
United S	itates Bankruptcy Court for t	he: Northern District of Illinois				tpetition chapter 13
Case nu	mber				of the following	g date:
(If known	)		MM / DE	) / YYY	Y	
Officia	al Form 106J					
		our Expenses				12/15
ıntormatı	ion. If more space is ne	s possible. If two married people are fil eded, attach another sheet to this forn	ing together, both are equally re n. On the top of any additional p	espons ages, v	ible for supply write your nam	ring correct le and case number
Part 1:	). Answer every questi  Describe Your H					
le this				····		
	a joint case?  Go to line 2.					
	· · · · · · · · · · · · · · · · · ·	a separate household?				
	□ No	,				
	Yes. Debtor 2 must	t file Official Form 106J-2, Expenses for S	Separate Household of Debtor 2.			
Do you	have dependents?	₩ No				
Do not i Debtor	list Debtor 1 and 2.	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2		Dependent's age	Does dependent liv with you?
Do not state the dependents' names.				□ No □ Yes		
				☐ No		
		-		☐ Yes		
			······································	☐ No ☐ Yes		
				☐ No		
	West Annual Control of	-		Yes		
				□ No		
		WWIGH, following and the second secon			· · · · · · · · · · · · · · · · · · ·	Yes
expens	r expenses include es of people other thar If and your dependents					
	en en en en 200 de en 200 en	элий титер торгород у торгород на торгород на на настра на на настра на	h a h first man a garagan, ann an dh'an ann ann an dhùn dhùn dhùn dhùn dhùn dhun dhun dhun dhun dhun dhun dhun dhu		raem is braefis all k melletis i teobre playe en monetis, este per 2 antique	november (1980), encode des grades montes de production de la constante de la
rt 2:		oing Monthly Expenses				
	as of a date after the b	our bankruptcy filing date unless you a ankruptcy is filed. If this is a suppleme				
		on-cash government assistance if you	know the value of			
		ed it on Schedule I: Your Income (Office			Your exper	ıses
	ntal or home ownership nt for the ground or lot.	o expenses for your residence. Include	first mortgage payments and	4.	\$	900.00
lf not i	ncluded in line 4:					
4a. R	eal estate taxes			4a.	\$	0.00
4b. P	roperty, homeowner's, o	r renter's insurance		4b.	\$	0.00
4c. H	ome maintenance, repai	r, and upkeep expenses		4c.	\$	0.00
4d. H	omeowner's association	or condominium dues		4d.	\$	0.00

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Debtor 1 Sheryal M. Ruff
First Name Middle Name Last Name Case number (if known)

			Your ex	7
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.	\$	0.00
	6b. Water, sewer, garbage collection	6b.	\$	0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	Ψ \$	60.00
	6d. Other, Specify: n/a	6d.	\$ \$	0.00
7.		7.	\$	100.00
8.	Childcare and children's education costs	8.	¢	0.00
9.	Clothing, laundry, and dry cleaning		Φ	50.00
10.	Personal care products and services	9.	Φ	40.00
11.	Medical and dental expenses	10.	Φ	0.00
12.	Transportation. Include gas, maintenance, bus or train fare.	11.	Φ	0.00
	Do not include car payments.	12.	\$	0.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14.	Charitable contributions and religious donations	14.	\$	0.00
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.		***************************************	777
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	0.00
	15d. Other insurance. Specify: n/a	15d.	\$	0.00
6.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: n/a	16.	\$	0.00
17.	Installment or lease payments:		***************************************	
	17a. Car payments for Vehicle 1	17a.	¢	0.00
	17b. Car payments for Vehicle 2		Ψ \$	0.00
	17c. Other. Specify: n/a	17b.	¢	0.00
	17d. Other. Specify: n/a	17c.	ه	0.00
10	· · · · · · · · · · · · · · · · · · ·	17d.	Ψ	
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	•	0.00
	Other payments you make to support others who do not live with you.  Specify: n/a		•	0.00
		19.	Φ	0.00
	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom		•	0.00
	20a. Mortgages on other property	20a.	\$	
	20b. Real estate taxes	20b.	\$	
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d,	\$	<del> </del>

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Debtor 1	Sheryal First Name	M. Middle Name	Ruff Last Name	<u></u>	Case number (# kno	wn)		
1. Othe	er. Specify; n/a					21.	+\$	0.00
. Calc	ulate your monti	hly expenses.						
22a.	Add lines 4 through	gh 21.				22a.	\$	1,150.00
22b.	Copy line 22 (mo	nthly expenses f	or Debtor 2), if any, from Of	fficial Form 106J-2		22b.	\$	0.00
22c.	Add line 22a and	22b. The result i	s your monthly expenses.			22c.	\$	1,150.00
. Calcu	late your monthi	y net income.						
23a.	Copy line 12 (you	ır combined mon	nthly income) from Schedule	e <i>I.</i>		23a.	\$	0.00
23b.	Copy your month	ly expenses fron	n line 22c above.			23b.	-\$	1,150.00
	Subtract your mo The result is your		rom your monthly income. ome.			23c,	\$	1,150.00
For ex	ample, do you ex	pect to finish pay	se in your expenses within	the year or do you ex	xpect your			
		crease or decrea	ase because of a modification	on to the terms of you	ur mortgage?			
☐ No ☑ Yes	\$1905.61.500 m.200.2000 m.c. 100.000 m.c.	I am lookin e:	g for employment		nd fall light mangaring areas or price appearing which is a con-	Andrian M.	ARCHIONAL ROLL BANGA CARLANDA AND AND AND AND AND AND AND AND AND	t tim yn y y tropen yn rhefel y faffyr Males I a e i e ach e a nagagan y

Case 16-09668 Doc 1 Filed 03/21/16 Entered 03/21/16 15:05:28 Desc Main Document Page 39 of 53 Fill in this information to identify your case: Sheryal Μ. Ruff Debtor 1 First Name Middle Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois Case number (If known) ☐ Check if this is an amended filing Official Form 106Dec **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? Yes. Name of person\_ Veronica Eason - BPP Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Sig

Signature of Debtor 2

Date

MM / DD / YYYY

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n for uma méta a material a la la casa de la			
nformation to identi	fy your case:		
Sheryal	M.	Ruff	
First Name	Middle Name	Last Name	
First Name	Middle Name	Last Name	
Bankruptcy Court for the	e: Northern District of Illinois		
)	Sheryal First Name	Sheryal M. First Name Middle Name	Sheryal M. Ruff First Name Middle Name Last Name First Name Middle Name Last Name

Check if this is an amended filing

### Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

. Wh	at is your current mar	ital status?				
	Married Not married					
Y	No	ave you lived anywhere				
	Debtor 1:		Dates Debtor 1 lived there	The first section and a first section in the section of the sectio		Dates Debtor 2 lived there
				Same as Debtor 1		Same as Debtor 1
	Number Street		From	Number Street		From
	City	State ZIP Code	en 1900 militä Stafferlick och somme stad stagen stad stagen stad stagen stad stagen stad stad stad stad stad stad stad stad	City	State ZIP Code	errore gerope e nem yen yeninda ki in siya kahasan min efastilan qara sa da Fasa yen
				Same as Debtor 1		☐ Same as Debtor 1
	Number Street		From	Number Street		From
	City	State ZIP Code	-	City	State ZIP Code	
<b>S</b> 1	vo	t you ever live with a sp Arizona, California, Idal out Schedule H: Your Co	10, Louisiana, Nevad	a, New Mexico, Puerto Ric	operty state or territory? (o o, Texas, Washington, and	Community property Wisconsin.)

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 Sheryal
 M.
 Ruff
 Case number (if known)

\*\*Case number (if known)\*\*

☐ No ☐ Yes. Fill in the details.				
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<ul><li>Wages, commissions, bonuses, tips</li><li>Operating a business</li></ul>	\$0.00	<ul><li>☐ Wages, commissions, bonuses, tips</li><li>☐ Operating a business</li></ul>	\$
For last calendar year:	Wages, commissions, bonuses, tips	s 35,000.00	☐ Wages, commissions, bonuses, tips	
(January 1 to December 31,2013 YYYY	Operating a business	Ψ	Operating a business	Ψ
For the calendar year before that:	Wages, commissions, bonuses, tips	s 23,000.00	Wages, commissions, bonuses, tips	S
(January 1 to December 31,2014 )	Operating a business	<b>J</b> 20,000.00	Operating a business	Ψ
unemployment, and other public benefit paym gambling and lottery winnings. If you are filing List each source and the gross income from e	ents; pensions; rental inco a joint case and you have	ome; interest; dividends; e income that you receive	money collected from laws ed together, list it only once	suits; royalties; and
Include income regardless of whether that income memployment, and other public benefit paying gambling and lottery winnings. If you are filing List each source and the gross income from e No Yes. Fill in the details.	ents; pensions; rental inco a joint case and you have	of other income are alinome; interest; dividends; e income that you receive	money collected from laws ed together, list it only once	suits; royalties; and
unemployment, and other public benefit paym gambling and lottery winnings. If you are filing List each source and the gross income from e	ents; pensions; rental inco a joint case and you have	of other income are alinome; interest; dividends; e income that you receive	money collected from laws ed together, list it only once	suits; royalties; and
unemployment, and other public benefit paym gambling and lottery winnings. If you are filing List each source and the gross income from e	ents; pensions; rental inco a joint case and you have ach source separately. Do	of other income are alinome; interest; dividends; e income that you receive	money collected from laws ed together, list it only once t you listed in line 4.	suits; royalties; and
unemployment, and other public benefit paym gambling and lottery winnings. If you are filing List each source and the gross income from e No Yes. Fill in the details.  From January 1 of current year until	ents; pensions; rental inco a joint case and you have ach source separately. Do Debtor 1	of other income are alimone; interest; dividends; a income that you receive to not include income that Gross income from each source (before deductions and	money collected from laws ed together, list it only once t you listed in line 4.  Debtor 2  Sources of Income	suits; royalties; and e under Debtor 1.  Gross income from each source (before deductions and
unemployment, and other public benefit paym gambling and lottery winnings. If you are filing List each source and the gross income from e No  Yes. Fill in the details.	ents; pensions; rental inco a joint case and you have ach source separately. Do Debtor 1	of other income are alimone; interest; dividends; a income that you receive to not include income that Gross income from each source (before deductions and	money collected from laws ed together, list it only once t you listed in line 4.  Debtor 2  Sources of Income	Gross income from each source (before deductions and
unemployment, and other public benefit paym gambling and lottery winnings. If you are filing List each source and the gross income from e No Yes. Fill in the details.  From January 1 of current year until	ents; pensions; rental inco a joint case and you have ach source separately. Do Debtor 1	of other income are alimone; interest; dividends; a income that you receive to not include income that Gross income from each source (before deductions and	money collected from laws ed together, list it only once t you listed in line 4.  Debtor 2  Sources of Income	suits; royalties; and e under Debtor 1.  Gross income from each source (before deductions and
unemployment, and other public benefit paym gambling and lottery winnings. If you are filing List each source and the gross income from e No Yes. Fill in the details.  From January 1 of current year until the date you filed for bankruptcy:  For last calendar year:	ents; pensions; rental inco a joint case and you have ach source separately. Do Debtor 1	of other income are alimone; interest; dividends; a income that you receive to not include income that Gross income from each source (before deductions and	money collected from laws ed together, list it only once t you listed in line 4.  Debtor 2  Sources of Income	suits; royalties; and e under Debtor 1.  Gross income from each source (before deductions and
unemployment, and other public benefit paym gambling and lottery winnings. If you are filing List each source and the gross income from e No Yes. Fill in the details.  From January 1 of current year until the date you filed for bankruptcy:	ents; pensions; rental inco a joint case and you have ach source separately. Do Debtor 1	of other income are alimone; interest; dividends; a income that you receive to not include income that Gross income from each source (before deductions and	money collected from laws ed together, list it only once t you listed in line 4.  Debtor 2  Sources of Income	Gross income from each source (before deductions and
unemployment, and other public benefit paying gambling and lottery winnings. If you are filing List each source and the gross income from e No Yes. Fill in the details.  From January 1 of current year until the date you filed for bankruptcy:  For last calendar year:  (January 1 to December 31,2013	ents; pensions; rental inco a joint case and you have ach source separately. Do Debtor 1	of other income are alimone; interest; dividends; a income that you receive to not include income that Gross income from each source (before deductions and	money collected from laws ed together, list it only once t you listed in line 4.  Debtor 2  Sources of Income	suits; royalties; and e under Debtor 1.  Gross Income from each source (before deductions and
unemployment, and other public benefit paying gambling and lottery winnings. If you are filing List each source and the gross income from e No Yes. Fill in the details.  From January 1 of current year until the date you filed for bankruptcy:	ents; pensions; rental inco a joint case and you have ach source separately. Do Debtor 1	of other income are alimone; interest; dividends; a income that you receive to not include income that Gross income from each source (before deductions and	money collected from laws ed together, list it only once t you listed in line 4.  Debtor 2  Sources of Income	suits; royalties; and e under Debtor 1.  Gross income from each source (before deductions and

Debtor 1

Document

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Debtor 1

Sheryal First Name

Ruff

Case number (# known)\_

	er Debtor 1's or Debtor 2's debts prin									
	Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."									
	During the 90 days before you filed for	bankruptcy, did you	pay any creditor a total of S	\$6,225* or more?						
	☑ No. Go to line 7.									
	Yes. List below each creditor to what total amount you paid that crediting child support and alimony. Also	editor. Do not include	payments for domestic sur	pport obligations, such as						
	* Subject to adjustment on 4/01/16 and	d every 3 years after	that for cases filed on or af	ter the date of adjustment.						
<b>7</b> Vac	Debtor 1 or Debtor 2 or both have p	rimarily consumer o	lebts.							
milios.	During the 90 days before you filed for			\$600 or more?						
	No. Go to line 7.			6 6 4 5 5 6 6 E 4						
	Yes. List below each creditor to who creditor. Do not include paym	nom you paid a total o	of \$600 or more and the tol	tal amount you paid that child support and						
	alimony. Also, do not include	payments to an attor	ney for this bankruptcy cas	se.						
		enina jaranga.	iggs <u>on</u> systemaniany in paga.		Was this payment for					
		Dates of payment	Total amount paid	Amount you still owe	was tills paymont for					
				•	-					
	Creditor's Name	,	\$	\$	☐ Mortgage					
					Car					
	Number Street		<del>-</del>		Credit card					
	·				Loan repayment					
	**************************************		<del>-</del>		Suppliers or vendor					
	City State Z	IP Code			U Other					
	City State Z	IP Code	er transportung men men en e	y makatanggang kan ta sa	U Other					
	City State Z	:IP Code	\$	\$	☐ Mortgage					
	City State Z	IIP Code	\$	\$	and the second of the second o					
		IP Code	\$\$	\$	☐ Mortgage					
		IIP Code	\$	<b>\$</b>	☐ Mortgage					
	Creditor's Name	ZIP Code	_ \$	\$	☐ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment					
	Creditor's Name	ZIP Code	<b>\$</b>	\$\$	☐ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment ☐ Suppliers or vendor					
	Creditor's Name  Number Street	ZIP Code	<b>\$</b>	\$	☐ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment					
	Creditor's Name  Number Street		<b>\$</b>	\$	☐ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment ☐ Suppliers or vendor					
	Creditor's Name  Number Street		\$	\$\$	☐ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment ☐ Suppliers or vendor					
	Creditor's Name  Number Street			\$\$\$\$\$	☐ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment ☐ Suppliers or vendor ☐ Other					
	Creditor's Name  Number Street  City State Z			\$\$	Mortgage Car Credit card Loan repayment Suppliers or vendor Other Mortgage Car					
	Creditor's Name  Number Street  City State Z			\$\$	Mortgage Car Credit card Loan repayment Suppliers or vendor Other Mortgage Car Credit card					
	Creditor's Name  Number Street  City State Z  Creditor's Name			\$\$	Car Credit card Loan repayment Suppliers or vendor Other Mortgage Car Credit card Loan repayment					
	Creditor's Name  Number Street  City State Z  Creditor's Name			\$\$ \$\$	Mortgage Car Credit card Loan repayment Suppliers or vendor Other Mortgage Car Credit card					

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Ruff

Debtor 1

tor 1	Sheryal	M.	Ruff	Case number (# known)	
	First Name Middle	) Name Last Name			
corp ager such	lers include your relative orations of which you a at, including one for a be as child support and a	ves; any general partner are an officer, director, p ousiness you operate as alimony.	s; relatives of any genera erson in control, or owne	on a debt you owed anyone who was an insider? al partners; partnerships of which you are a general pair of 20% or more of their voting securities; and any m.s.C. § 101. Include payments for domestic support obl	anaging
<b>□</b> 1	es. List all payments t	to an insider.	Dates of Tot payment pai	tal amount Amount you still Reason for this paym d owe	ent
	Insider's Name		\$	<u> </u>	
	Number Street	All Andrews Control of the Control o	North Control of Control		
	City	State ZIP Code	processors and the second seco		
di.	Insider's Name		\$		Andrew 1 and Street 1 and 1 and 1 and 1 and 1 and 1
	Number Street				
	City	State ZIP Code			
an ir	nsider? de payments on debts	filed for bankruptcy, di		nts or transfer any property on account of a debt t	hat benefited
<b>그</b> \	es. List all payments t	that benefited an insider	<u> 184</u> 0 jag pagadanan	tal amount Amount you still Reason for this payment owe Include creditor's name	
	Insider's Name		\$	\$\$	
	Number Street		Augustus Aug		
	City	State ZIP Code	and the state of t		Mak Nati dari ki interpression singa samu samu samu samu samu samu samu sam
	Insider's Name		<u> </u>	<b>\$</b>	
	Number Street				

ZIP Code

State

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Debtor 1

		Document	raye 44 01 33
Sheryal	М.	Ruff	<u> </u>
			Case number (# known)
First Name	Middle Name Last Nam	e	· · · · · · · · · · · · · · · · · · ·

d contract disputes.			
Yes. Fill in the details.			
	Nature of the case	Court or agency	Status of the cas
Case title		Court Name	Pending
		All and an Office of the Control of	On appeal Concluded
Case number		Number Street	Concluded
		City State ZIP Co	ode
Case title			Pending
Case IIIIe		Court Name	On appeal
		Number Street	Concluded
Case number			
		City State ZIP Co	de
ck all that apply and fill in the details below  No. Go to line 11.  Yes. Fill in the information below.	Describe the property	pate	attached, seized, or levied?  Value of the property
No. Go to line 11.			
No. Go to line 11. Yes. Fill in the information below.  Creditor's Name	Describe the property		Value of the property
No. Go to line 11. Yes. Fill in the information below.	Describe the property  Explain what happened	Date	Value of the property
No. Go to line 11. Yes. Fill in the information below.  Creditor's Name	Describe the property  Explain what happened  Property was repose	Date	Value of the property
No. Go to line 11. Yes. Fill in the information below.  Creditor's Name	Describe the property  Explain what happened  Property was repose	Date sessed. osed.	Value of the property
No. Go to line 11. Yes. Fill in the information below.  Creditor's Name	Explain what happened Property was repos Property was forecl Property was garnis	Date sessed. osed.	Value of the property
No. Go to line 11. Yes. Fill in the information below.  Creditor's Name  Number Street	Explain what happened Property was repos Property was forecl Property was garnis	Date  Sessed. osed. shed.	Value of the property
No. Go to line 11. Yes. Fill in the information below.  Creditor's Name  Number Street	Explain what happened  Property was repose Property was forecl Property was garnis Property was attach	sessed. osed. shed. ned, seized, or levied.	\$ 0.00  Value of the property
No. Go to line 11. Yes. Fill in the information below.  Creditor's Name  Number Street	Explain what happened  Property was repose Property was forecl Property was garnis Property was attach	sessed. osed. shed. ned, seized, or levied.	Value of the property  \$ 0.00
No. Go to line 11.  Yes. Fill in the information below.  Creditor's Name  Number Street  City State ZIP Code  Creditor's Name	Explain what happened  Property was repose Property was forecl Property was garnis Property was attach	sessed. osed. shed. ned, seized, or levied.	\$ 0.00  Value of the property
No. Go to line 11. Yes. Fill in the information below.  Creditor's Name  Number Street  City State ZIP Code	Explain what happened  Property was repose Property was forecl Property was garnis Property was attach	sessed. osed. shed. ned, seized, or levied.	\$ 0.00  Value of the property
No. Go to line 11.  Yes. Fill in the information below.  Creditor's Name  Number Street  City State ZIP Code  Creditor's Name	Explain what happened Property was repose Property was garnis Property was attact Property by was attact Property was attact Property was attact Pescribe the property  Explain what happened Property was repose	sessed. osed. shed. ned, seized, or levied.  Date	\$ 0.00  Value of the property
No. Go to line 11.  Yes. Fill in the information below.  Creditor's Name  Number Street  City State ZIP Code  Creditor's Name	Explain what happened  Property was repose Property was forect Property was garnise Property was attact Pescribe the property  Explain what happened	sessed. osed. shed. ned, seized, or levied.  Date  sessed. osed.	\$ 0.00  Value of the property

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1	Sheryal First Name	M.	Ruff	Case number (if known)	
	First Name	Middle Name Las	t Name		
ithi	n 90 days before	you filed for bankru	ptcy, did any creditor,	ncluding a bank or financial institution, set off any amoun	its from you
			cause you owed a debt		-
N					
Y	es. Fill in the deta	ils.			
			Describe the action th		ount
Cri	editor's Name			was taken	
0.	oskor o rigino				
Nu	ımber Street		-	\$	
			-		
Cit	У	State ZIP Code	Last 4 digits of accou	nt number: XXXX	
edit No Ye	es	Gifts and Contribu	itions		
No Ye 5:	List Certain			fts with a total value of more than \$600 per person?	
No Ye SH Shin	List Certain	you filed for bankrup		fts with a total value of more than \$600 per person?	
No Yea	List Certain  2 years before yes. Fill in the detail	you filed for bankrup		DAN SERINA AND SERING AND SERING	Value
No Yea	List Certain  2 years before yes. Fill in the detail	you filed for bankrup	tcy, did you give any gi	Print distinct of the second state of the second state of the second second second second second second second	Value
No Yea	List Certain  2 years before yes. Fill in the detail	you filed for bankrup	tcy, did you give any gi	Dates you gave	
hin No Ye	List Certain  2 years before yes. Fill in the detail	you filed for bankrup Is for each gift. Iue of more than \$600	tcy, did you give any gi	Dates you gave	
hin No Ye	List Certain  2 years before years. Fill in the detail	you filed for bankrup Is for each gift. Iue of more than \$600	tcy, did you give any gi	Dates you gave the gifts	0
hin No Ye	List Certain  2 years before years. Fill in the detail	you filed for bankrup Is for each gift. Iue of more than \$600	tcy, did you give any gi	Dates you gave the gifts	0
No Yes	List Certain  2 years before yes. Fill in the detail  ifts with a total valer person	you filed for bankrup Is for each gift. Iue of more than \$600	tcy, did you give any gi	Dates you gave the gifts	0
him No Ye	List Certain  2 years before years. Fill in the detail	you filed for bankrup Is for each gift. Iue of more than \$600	tcy, did you give any gi	Dates you gave the gifts	0
No Yes Shinn No Yes Per	List Certain  2 years before  2. Search before  2. List Certain  3. List Certain  4. List Certain  5. List Certain  5. List Certain  6. List C	you filed for bankrup Is for each gift, Iue of more than \$600	tcy, did you give any gi	Dates you gave the gifts	0
No Yes	List Certain  2 years before  2. Search before  2. List Certain  3. List Certain  4. List Certain  5. List Certain  5. List Certain  6. List C	you filed for bankrup Is for each gift. Iue of more than \$600	tcy, did you give any gi	Dates you gave the gifts	0
No Yes Shinn No Yes Spring Per Nur City	List Certain  2 years before  2. Search before  2. List Certain  3. List Certain  4. List Certain  5. List Certain  5. List Certain  6. List C	you filed for bankrup Is for each gift. Iue of more than \$600	tcy, did you give any gi	Dates you gave the gifts	0
No Yes Shinn No Yes Per Num	List Certain  2 years before years. Fill in the detail  2 ss. Fill in the detail  3 son to Whom You Gave  3 mber Street	you filed for bankrup  Is for each gift.  Lue of more than \$600  e the Gift  State ZIP Code	Describe the gifts	Dates you gave the gifts  \$	0.
No Ye Grant Per City Per Giff	List Certain  2 years before years. Fill in the detail  2 ss. Fill in the detail  3 son to Whom You Gave  3 mber Street	you filed for bankrup Is for each gift.  Lue of more than \$600  The the Gift  State ZIP Code  Do you  The of more than \$600	tcy, did you give any gi	Dates you gave the gifts  \$	0.
No Yes Shin No Yes Grant Per City Per Giff	List Certain  2 years before to the search of the search o	you filed for bankrup Is for each gift.  Lue of more than \$600  The the Gift  State ZIP Code  Do you  The of more than \$600	Describe the gifts	Dates you gave the gifts  \$	0.

Number Street

Person's relationship to you \_\_\_\_

State ZIP Code

0.00

Document Page 46 of 53 Sheryal Μ. Ruff Debtor 1 Case number (# kno Last Name 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? ☑ No Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities Describe what you contributed Date you Value that total more than \$600 contributed 0.00 Charity's Name 0.00 Number Street City State ZIP Code Part 6: **List Certain Losses** 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? ☑ No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. 0.00 Part 7: **List Certain Payments or Transfers** 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No Yes. Fill in the details. Description and value of any property transferred Date payment or Amount of payment Midwest Consultants Group transfer was Person Who Was Paid made 9212 South Stony Island Preparation of Bankruptcy Documents 03/04/2016 100.00 Number Street 0.00 Chicago 60617 ZIP Code Email or website address Person Who Made the Payment, if Not You

Case 16-09668

Doc 1

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State

Person's relationship to you \_\_\_\_

ZIP Code

Sheryal Debtor 1 М. Ruff Case number (if known) First Na Last Name 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details. Description and value of the property transferred Date transfer was made Name of trust List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. **M** No Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred Name of Financial Institution XXXX-☐ Checking 0.00 ☐ Savings Number Street Money market ☐ Brokerage City State ZIP Code Other\_ ☐ Checking 0.00 Name of Financial Institution Savings Number Street Money market ☐ Brokerage Other\_ City State ZIP Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? **☑** No ☐ Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? ☐ No Name of Financial Institution ☐ Yes Name Number Street Number Street City State ZIP Code City State ZIP Code

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	Case 10-090	08 DUC	Document	Page 49 of	53	alli
Debtor 1	Sheryal First Name Middle No	M.	Ruff	_ c	ase number (# known)	
	Nadole Na	ane L	scivane			
Ø	No	a storage uni	t or place other than you	ır home within 1 ye	ar before you filed for bankruptcy?	
	Yes. Fill in the details.		remandration provides a visco te		in a colorado empresada de estabación de transferio de encolorada de encolorada de encolorada de encolorada de	ender fra fatter of the productive majoritation
			Who else has or had ac	cess to it?	Describe the contents	Do you still have it?
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	Number Street		Number Street	<del></del>	-	and the second s
			City State ZIP Code			William Anna
	City Sta	te ZIP Code	ent a 1888 the establish of April 1995 and an entranspropropage, and a consequence	Porty Agency is a second or a second second of the second	and the second s	
Part 9	Identify Proper	ty You Hold	or Control for Some	one Else		
g	nold in trust for someone No Yes. Fill in the details.		Where is the property?		Describe the property	Value
	Owner's Name					\$
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	Number Street				_	
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Part 1			mental Information		, and the second	J
	purpose of Part 10, the					
				nulation concerning	pollution, contamination, releases of	•
haza	ardous or toxic substanc	ces, wastes, o		nd, soil, surface wa	ter, groundwater, or other medium,	'
			rty as defined under any it, including disposal si		, whether you now own, operate, or	
			vironmental law defines contaminant, or similar		ste, hazardous substance, toxic	
Report	all notices, releases, and	d proceedings	that you know about, re	gardless of when t	hey occurred.	
24. Has	any governmental unit n	otified you th	at you may be liable or p	otentially liable und	der or in violation of an environmental	l law?
	io					
<b>-</b>	es. Fill in the details.					
			Governmental unit	Environr	nental law, if you know it	Date of notice
				H HOMEPLY A A SA		•

City

Name of site

Number Street

State

ZIP Code

State ZIP Code

Governmental unit

Number Street

City

Case 16-09668 Filed 03/21/16 Entered 03/21/16 15:05:28 Desc Main Document Page 50 of 53 Sheryal Debtor 1 Ruff First Name Case number (if known) 25. Have you notified any governmental unit of any release of hazardous material? ☐ Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State ZIP Code ZIP Code 26. Have you been a party in any judicial or administrative proceeding under any environmental law? include settlements and orders. Yes. Fill in the details. Court or agency Nature of the case Status of the Case title Pending On appeal Number Street Concluded Case number City State ZIP Code Give Details About Your Business or Connections to Any Business Part 11: 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business Employer Identification number Business Name Do not include Social Security number or ITIN. EIN: \_\_\_ \_\_\_\_ Number Street Name of accountant or bookkeeper Dates business existed From \_\_\_\_\_ To \_\_\_\_ State ZIP Code Describe the nature of the business Employer identification number **Business Name** Do not include Social Security number or ITIN.

City

Number Street

ZIP Code

Name of accountant or bookkeeper

EIN: \_\_\_ -\_\_

Dates business existed

From \_\_\_\_\_ To \_\_\_\_

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Page 51 of 53 Document Sheryal Ruff М. Debtor 1 Case number (if known) First Name Last Name **Employer Identification number** Describe the nature of the business Do not include Social Security number or ITIN. Business Name Number Street Name of accountant or bookkeeper Dates business existed From \_\_\_\_\_ To \_\_\_ City State ZIP Code 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details below. **Date** issued Name MM / DD / YYYY Number Street State ZIP Code **Part 12:** Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1 Signature of Debtor 2 Date 3-17-16 Date \_ Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No

Official Form 107

☐ No

Yes

Yes. Name of person\_

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

Veronica Eason

Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this in	formation to i	dentify your case:			
Debtor 1	Sheryal First Name	M. Middle Name	Ruff	ast Name	3.25
Debtor 2					
(Spouse, if filing)	Firs! Name	Middle Name	L	ast Name	
United States E	Bankruptcy Court	for the: Northern Distric	ict of Illinois		¥
Case number					
(If known)					

### Official Form 108

## Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule Ca
Creditor's name: n/a	☐ Surrender the property.	<b>☑</b> No
Description of	Retain the property and redeem it.	Yes
property securing debt:	Retain the property and enter into a Reaffirmation Agreement.	
	Retain the property and [explain]:	
Creditor's name:	☐ Surrender the property.	terinori termino and conscioni conseptiment per timori terroproprimentale anno serie conseptiment de consecutiv
the first service and are serviced as a service of the service and the service are serviced as a serviced as a service are serviced as a serviced as a service are serviced as a serviced are serviced as a serviced are serviced as a service are serviced as a serviced are serviced ar	Retain the property and redeem it.	☐ Yes
Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.	
	Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	No
name:	Retain the property and redeem it.	☐ Yes
Description of property securing debt:	☐ Retain the property and enter into a Reaffirmation Agreement.	
	Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	<b>☑</b> No
	Retain the property and redeem it.	Yes
Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.	
	Retain the property and [explain]:	

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Case number (If known)

#### Part 2: **List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Lessor's name: Neder Capital Services  Description of leased Residential Lease property:  Lessor's name:  Lessor's name:  Description of leased property:	
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